

ClaimsWhat is claimed is:

- 1 1. A computer controlled display terminal comprising:  
2 means for receiving a withdrawable user card;  
3 a withdrawable user card insertable into said  
4 receiving means including stored data specific to the  
5 user of said card; and  
6 means responsive to said stored data for displaying  
7 on said terminal a layout of user interactive graphics  
8 personalized to said user.
- 1 2. The computer controlled display terminal of claim 1  
2 wherein said display terminal includes a user interactive  
3 input touch screen having said layout of graphics  
4 personalized to said user.
- 1 3. The computer controlled display terminal of claim 2  
2 wherein said layout of graphics includes a set of  
3 enlarged touch pads.
- 1 4. The computer controlled display terminal of claim 2  
2 wherein said layout of graphics includes images  
3 personalized to said user.
- 1 5. The computer controlled display terminal of claim 2  
2 wherein said user card includes integrated circuitry  
3 associated with said stored data.
- 1 6. The computer controlled display terminal of claim 5  
2 wherein said user card is a smartcard.

1 7. The computer controlled display terminal of claim 2  
2 wherein said display terminal is an automatic teller  
3 machine.

1 8. The computer controlled display terminal of claim 1  
2 wherein said means responsive to said stored data also  
3 displays text personalized to said user.

1 9. The computer controlled display terminal of claim 8  
2 wherein said text is in a language personalized to said  
3 user.

1 10. The computer controlled display terminal of claim 8  
2 wherein said text is in an enlarged character font.

1 11. In a computer controlled display terminal adapted to  
2 receive a withdrawable user card, a method for  
3 personalizing the display user interface comprising:

4       inserting into said display terminal a user card  
5 including stored data specific to the user of said card;  
6 and

7       responsive to said stored data, displaying on said  
8 terminal display an interface layout of user interactive  
9 graphics personalized to said user.

1 12. The method of claim 11 wherein said display terminal  
2 includes a user interactive input touch screen having  
3 said layout of graphics personalized to said user.

1 13. The method of claim 12 wherein said layout of  
2 graphics is personalized to include a set of enlarged  
3 touch pads.

1 14. The method of claim 12 wherein said layout of  
2 graphics is personalized to include images personalized  
3 to said user.

1 15. The method of claim 11 wherein text personalized to  
2 said user is also displayed responsive to said stored  
3 data.

1 16. The method of claim 15 wherein said text is in a  
2 language personalized to said user.

1 17. The method of claim 15 wherein said text is in an  
2 enlarged character font personalized to the user's  
3 vision.

1 18. In a computer controlled display terminal adapted to  
2 receive a withdrawable user card, a program having code  
3 recorded on a computer readable medium for personalizing  
4 the display user interface comprising:

5 means for storing data specific to the user of said  
6 card; and

7 means responsive to said stored data for displaying  
8 on said terminal a layout of user interactive graphics  
9 personalized to said user.

1 19. The computer program of claim 18 wherein said  
2 display terminal includes a user interactive input touch  
3 screen having said layout of graphics personalized to  
4 said user.

1 20. The computer program of claim 19 wherein said layout  
2 of graphics includes a set of enlarged touch pads.

1 21. The computer program of claim 19 wherein said layout  
2 of graphics includes images personalized to said user.

1 22. The computer program of claim 19 wherein said user  
2 card includes integrated circuitry associated with said  
3 stored data.

1 23. The computer program of claim 22 wherein said user  
2 card is a smartcard.

1 24. The computer program of claim 19 wherein said  
2 display terminal is an automatic teller machine.

1    25. The computer program of claim 20 wherein said means  
2    responsive to said stored data also displays text  
3    personalized to said user.

1 26. The computer program of claim 25 wherein said text  
2 is in a language personalized to said user.

1 27. The computer program of claim 25 wherein said text  
2 is in an enlarged character font.